

Requirement to apply for a house under our HRCU's affordable housing development:

- > must be an HRCU member-owner
- account must be recently updated with valid picture ID's
- > must have a good credit history with HRCU and all creditors
- must have developed a good savings pattern with HRCU
- > preferably first time home owner
- must bring in a recent job letter or proof of income
- must agree to payments by paysheet deduction or salary assignment
- preferably not be indebted to any other financial institution
- must agree that house will not be rented or leased
- must agree to insure house while indebted to HRCU
- must agree to keep house in good condition as well as premises
- must agree to a monthly garbage collection fee of \$20.00 to keep development clean
- must agree that additions or any changes to house must be HRCU approved before proceeding
- must agree that for the first ten (10) years payments will be on a rent-to-own basis before receiving title for the house
- must accept all HRCU conditions for living in this new development

Affordable 4.00% Financing

	2-Bedroom	3-Bedroom
Cost	\$ 75,000.00	\$ 85,000.00
Lot (104 ft. x 104 ft.)	\$ 11,200.00	\$ 11,200.00
Infrastructure	\$ 6,716.42	\$ 6,716.42
Utilities (light/water)	\$ 5,174.80	\$ 5,174.80
Insurance (1st year)	\$ 448.48	\$ 508.28
	\$ 98,539.70	\$ 108,599.50

Monthly Amortized Payment

over 15 years \$	731.86	\$ 806.57
over 20 years \$	598.76	\$ 659.89
over 25 years \$	521.14	\$ 574.35

If you are interested in owning an HRCU home contact your credit union at:

Holy Redeemer Credit Union Limited

#1 Hydes Lane, P.O. Box 544
Belize City, Belize
Tel: (501) 224-4320 or 224-5644
E-mail: manager@hrcubelize.org

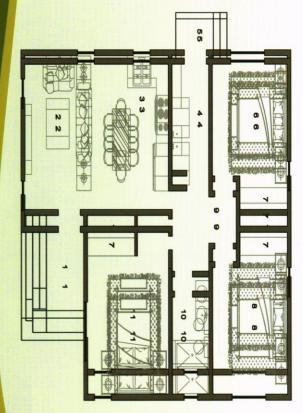


Modern Affordable Two Bedroom House

Modern Bfordable Three Bedroom House

Legend
1. Entrance
2. Living Room
3. Kitchen/Dinni
4. Laundry
5. Side Step
6. Bedroom1
7. Closet
7. Closet
8. Bedroom2

3 Bedrooms



FLOOR PLAN

1138 SQUARE FEET

2 Bedrooms

FLOOR PLAN
840 SQUARE FEET